

# 2013

## City of Seattle – Benefits at a Glance (Employees with *Most* Benefits)

**Eligibility:** Coverage begins for new hires and their dependents on your first day of employment if that date is: the first calendar day of the month designated as a City business day, or the first calendar day of the month designated or recognized as the first working day for the shift to which you are assigned. If your employment begins after this date, your coverage will begin the first day of the following month.

**Eligible Dependents:** Your spouse or domestic partner, your birth or adopted children or children placed for adoption, your domestic partner's children, step children who live with you, and any child for whom you are legal guardian or for whom coverage is required by a Qualified Medical Support Order. Dependent children are eligible for coverage if they are under age 26 and do not have access to health care through their own full-time employment.

### Dental

You may select from two dental plans – Washington Dental Service, an incentive plan or Dental Health Services, a managed care plan. The dental plans include coverage for eligible dependents. Premium is covered in full by the City of Seattle.

### Vision

The City offers Basic and Buy-up vision plans through Vision Service Plan (VSP). Annual eye exam is covered every twelve months for both plans. Prescription eye glasses or contact lenses are covered every other year for the Basic plan and every other year for the Buy-up plan. Premium is paid in full by the City for the Basic plan; the employee contributes \$11.04 for the Buy-up plan.

### Medical

You may select from four medical plans – the Group Health Cooperative Standard Plan, Group Health Cooperative Deductible Plan, City of Seattle Preventive Plan, and City of Seattle Traditional Plan. The monthly cost to you for each of the plans is as follows:

	<b>Employee's Monthly Premium Contribution for Coverage</b>	
<b>Medical Plan</b>	<b>Employee *</b>	<b>Employee with spouse/domestic partner*</b>
City of Seattle Preventive	\$48.12	\$98.50
City of Seattle Traditional	\$ 0.00	\$32.34
Group Health Standard	\$48.40	\$99.90
Group Health Deductible	\$25.00	\$56.92

\* with or without children

### Flexible Spending Account (FSA)

The City's offers a Health Care and Dependent Care FSA. The Health Care FSA allows you to use pre-tax dollars to receive reimbursement for

eligible medical, dental, and vision expenses.

The Dependent Care FSA allows you to receive reimbursement for eligible day care expenses for your dependent child up to age 13, disabled spouse/domestic partner, or dependent parent. You can elect a minimum of \$300 up to \$2,500 per year for the Healthcare FSA and \$5,000 for the Dependent Care plan. If you elect to participate in this plan and want to continue your participation, you will need to re-enroll each year during the City's open enrollment period.

### Long-Term Disability

If you become disabled, after a 90-day waiting period, the plan will pay you a basic benefit of \$400 month while you are unable to work. You have the option to purchase supplemental long-term disability benefits (see below).

### Supplemental Long-Term Disability

You can purchase supplemental long-term disability coverage to provide you with up to 60% of your base salary over \$667 up to a maximum of \$8,333 per month.

### Group Term Life (GTL)

You can select from one of two plans – Basic GLT which is one-and-a-half times your annual earnings or Limited Basic GTL of \$50,000. The City will contribute 40% of the cost for the GTL insurance. You have the option to purchase Supplemental GTL (see below).

### Supplemental Group Term Life Insurance

If you have elected Basic Group Term Life, you may purchase supplemental term life insurance for yourself, spouse/domestic partner, and dependent children. The maximum amount of life insurance available is four times your annual income for the employee, 50% of the amount of coverage you elect for the spouse, and \$2,000, \$5,000 or \$10,000 for child(ren).

### Accidental Death and Dismemberment Insurance (AD&D)

You may purchase AD&D insurance for yourself, or for you and your family. Coverage is available from \$25,000 to \$500,000.

**Long Term Care Insurance (LTC)**

LTC insurance helps pay for nursing home care and cost for assistance with activities of daily living. You may purchase LTC insurance for yourself or other eligible family members.

**Retirement Benefits****Seattle City Employees' Retirement System (SCERS)**

Participation is mandatory for non-exempt employees. Participation is optional for exempt employees. As a participant you contribute 10.03% of your salary towards your retirement. Contributions and earnings are tax deferred. You are 100% vested in your contributions and their earnings. The City also pays 10.03% of your salary towards your retirement. You become vested (eligible for a monthly benefit at retirement age) at five years of service. If you leave City employment before retirement and withdraw your contributions, you will not be entitled to any of the City's contributions.

SCERS has reciprocal agreements with the Washington State Retirement System and with the retirement plans for Cities of Tacoma and Spokane employees. Your total service under all retirement plans is included to qualify for retirement and the final average salary will be based on your highest salary, regardless of which system you are on at the time you retire. A withdrawal of your benefits from any of the plans voids inclusion of your service. If already withdrawn, you may be able to restore your benefits by contacting the applicable plan administrator.

**Deferred Compensation Plan**

Enrollment in the City sponsored 457 Deferred Compensation Plan (DCP) administered by Prudential Retirement is voluntary. Contributions and earnings are tax deferred (not taxed until taken out). You may enroll or change your contribution at any time. You may contribute as little as \$10 per paycheck or as much as 50% of your annual income (subject to IRS annual limitations). To allow for flexibility, the DCP has loan and hardship withdrawal provisions. The City does not match your contributions.

**Work/Life Programs and Benefits****Employee Assistance Program (EAP)**

EAP is a referral and counseling service for you and household members. Receive confidential assistance for personal issues, such as stress, depression, family/relationship problems, and financial counseling. Each household member is

eligible for six free one-hour sessions per issue per year.

**Transportation**

The City of Seattle encourages employees to use alternatives to driving alone to work. City of Seattle employees are eligible to receive a transit subsidy up to \$90 per month, the equivalent of a one-zone peak monthly Metro bus pass. You can pay for transit and parking on a pre-tax basis through payroll deductions. The following IRS maximum applies: \$230/month for transit passes. As part of the commute trip reduction program, the City has a guaranteed ride home for employees that use the transit system, carpool, and/or bike to work.

City employees are also eligible to receive discounted membership in ZipCar. The City will pay the application fee and annual fees for the first year of membership. Monthly member costs vary, depending on ZipCar usage.

**Holidays**

The City observes 10 official holidays and 2 personal holidays. An official holiday that falls on a Saturday will be observed on the preceding Friday. An official holiday that falls on a Sunday will be observed on the Monday immediately following. Employees may take their personal holidays at any time with supervisory approval.

**Vacation**

Eligible City employees accrue vacation based on hours on regular pay status. The amount of vacation earned depends on the employee's length of service—from 12 days per year for a new employee to 30 days per year after 29 years of employment. Unused vacation hours carry over each year, up to a maximum.

**Sick Leave**

City employees accrue sick leave based on the number of regular hours worked. Full-time employees earn 96 hours of sick leave per year. You may carry over your unused sick leave, there is no maximum accumulation.

**Other Leaves**

The City also provides the following paid and unpaid leaves: funeral leave, Family and Medical Leave, pregnancy disability, jury duty, military duty leave, transplant donor leave, unpaid personal leave, and sabbatical leave.